

Robert Finley

File 347:JAPIO Dec 1976-2007/Jun(Updated 070926)  
(c) 2007 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-2007/ 200748  
(c) 2007 European Patent Office  
File 349:PCT FULLTEXT 1979-2007/UB=20071122UT=20071115  
(c) 2007 WIPO/Thomson  
File 350:Derwent WPIX 1963-2007/UD=200777  
(c) 2007 The Thomson Corporation

Set	Items	Description
S1	266	AU=GALLAGHER P?
S2	1586	AU=DAVIS S?
S3	455	AU=ROBERTS K?
S4	597	AU=SIMON R?
S5	192	AU=BAUM M?
S6	4	AU=SCHMANDT M?
S7	27	AU=MENG P?
S8	128	AU=LIU I?
S9	6	AU=NOA J?
S10	47	AU=HAMPTON M?
S11	3	S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7 AND S8 AND S9 AND S10

11/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015107653 - Drawing available

WPI ACC NO: 2005-457132/200546

Related WPI Acc No: 2004-440428; 2005-384455; 2006-303661; 2006-788195

XRPX Acc No: N2005-371688

Transfer method of funds between user online account, involves increasing transaction limit when confirmation code received from user confirm that physical mailing address is valid one

Patent Assignee: YAHOO INC (YAHOO-N)

Inventor: BAUM M ; DAVIS S ; GALLAGHER P ; HAMPTON M ; LIU I ; MENG P ; NOA J ; ROBERTS K ; SCHMANDT M ; SIMON R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050131813	A1	20050616	US 2000639014	A	20000815	200546 B
			US 2004961505	A	20041008	

Priority Applications (no., kind, date): US 2000639014 A 20000815; US 2004961505 A 20041008

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050131813	A1	EN	14	7	Division of application US 2000639014

11/3/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015036463 - Drawing available

WPI ACC NO: 2005-384455/200539

Related WPI Acc No: 2004-440428; 2005-457132; 2006-303661; 2006-788195

XRPX Acc No: N2005-311714

Online funds transfer method in e-commerce transactions, involves transmitting e-mail indicating that funds are ready to transfer, to recipient, and transferring funds to recipient's account based on recipient's acknowledgement

Patent Assignee: YAHOO INC (YAHOO-N)

Inventor: BAUM M ; DAVIS S ; GALLAGHER P ; HAMPTON M ; LIU I ; MENG P ; NOA J ; ROBERTS K ; SCHMANDT M ; SIMON R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050108155	A1	20050519	US 2000639014	A	20000815	200539 B
			US 200420789	A	20041222	

Priority Applications (no., kind, date): US 2000639014 A 20000815; US 200420789 A 20041222

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050108155	A1	EN	17	7	Continuation of application US 2000639014

11/3/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014254249 - Drawing available

WPI ACC NO: 2004-440428/200441

Related WPI Acc No: 2005-384455; 2005-457132; 2006-303661; 2006-788195

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XRPX ACC No: N2004-348498

Online fund transferring method in bank, involves sending electronic message automatically to recipient when funds are ready for transfer, and transferring funds to account of recipient, when recipient accepts transfer of funds

Patent Assignee: YAHOO INC (YAHOO-N)

Inventor: BAUM M ; DAVIS S ; GALLAGHER P ; HAMPTON M ; LIU I ; MENG P ; NOA J ; ROBERTS K ; SCHMANDT M ; SIMON R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20040111367	A1	20040610	US 2000639014	A	20000815	200441 B
			US 2003727303	A	20031202	

Priority Applications (no., kind, date): US 2000639014 A 20000815; US 2003727303 A 20031202

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040111367	A1	EN	17	7	Continuation of application US 2000639014

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File 2:INSPEC 1898-2007/Nov W3  
(c) 2007 Institution of Electrical Engineers

File 9:Business & Industry(R) Jul/1994-2007/Nov 26  
(c) 2007 The Gale Group

File 15:ABI/Inform(R) 1971-2007/Dec 03  
(c) 2007 ProQuest Info&Learning

File 476:Financial Times Fulltext 1982-2007/Dec 01  
(c) 2007 Financial Times Ltd

File 610:Business Wire 1999-2007/Dec 03  
(c) 2007 Business Wire.

File 613:PR Newswire 1999-2007/Dec 03  
(c) 2007 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2007/Dec 03  
(c) 2007 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2007/Nov 29  
(c) 2007 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 625:American Banker Publications 1981-2007/Nov 30  
(c) 2007 American Banker

File 268:Banking Info Source 1981-2007/Nov W1  
(c) 2007 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2007/Nov 29  
(c) 2007 Bond Buyer

File 267:Finance & Banking Newsletters 2007/Nov 30  
(c) 2007 Dialog

File 16:Gale Group PROMT(R) 1990-2007/Nov 28  
(c) 2007 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2007/Nov 22  
(c)2007 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2007/Nov 29  
(c) 2007 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2007/Nov 23  
(c) 2007 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2007/Nov 28  
(c) 2007 The Gale Group

File 20:Dialog Global Reporter 1997-2007/Dec 03  
(c) 2007 Dialog

File 35:Dissertation Abs Online 1861-2007/Aug  
(c) 2007 ProQuest Info&Learning

File 65:Inside Conferences 1993-2007/Dec 03  
(c) 2007 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Sep  
(c) 2007 The HW wilson Co.

File 474:New York Times Abs 1969-2007/Dec 03  
(c) 2007 The New York Times

File 475:Wall Street Journal Abs 1973-2007/Dec 03  
(c) 2007 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

File 139:EconLit 1969-2007/Nov  
(c) 2007 American Economic Association

File 256:TecInfoSource 82-2007/Mar  
(c) 2007 Info.Sources Inc

File 608:KR/T Bus.News. 1992-2007/Dec 03  
(c)2007 Knight Ridder/Tribune Bus News

  

Set	Items	Description
S1	851	AU=(GALLAGHER, P? OR GALLAGHER P? OR GALLAGHER(2N)P?) OR B-Y=GALLAGHER(2N)P?
S2	4494	AU=(DAVIS, S? OR DAVIS S? OR DAVIS(2N)S?) OR BY=DAVIS(2N)S?

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S3 1414 AU=(ROBERTS, K? OR ROBERTS K? OR ROBERTS(2N)K?) OR BY=ROBE-  
RTS(2N)K?  
S4 307 AU=(BAUM, M? OR BAUM M? OR BAUM(2N)M?) OR BY=BAUM(2N)M?  
S5 2 AU=(SCHMANDT, M? OR SCHMANDT M? OR SCHMANDT(2N)M?) OR BY=S-  
CHMANDT(2N)M?  
S6 42 AU=(MENG, P? OR MENG P? OR MENG, P?) OR BY=MENG(2N)P?  
S7 0 AU=(NOA, J? OR NOA J? OR NOA(2N)J?) OR BY=NOA(2N)J?  
S8 185 AU=(HAMPTON, M? OR HAMPTON M? OR HAMPTON(2N)M?) OR BY=HAMP-  
TON(2N)M?  
S9 3962 AU=(SIMON, R? OR SIMON R? OR SIMON(2N)R?) OR BY=SIMON(2N)R?  
S10 294 AU=(LIU, I? OR LIU I? OR LIU(2N)I?) OR BY=LIU(2N)I?  
S11 11550 S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S8 OR S9 OR S10  
S12 59 (FUND OR FUNDS OR MONEY OR MONIES OR CASH OR FINANCIAL OR -  
FINANCES OR CAPITAL OR ASSET OR ASSETS)(1N)(TRANSACTION OR TR-  
ANSACTIONS OR TRANSACTING OR TRANSFER OR TRANSFERS OR TRANSFE-  
RRED OR TRANSFERRING OR EXCHANGE? ? OR EXCHANGING)  
S13 1125 USER OR USERS OR SENDER OR SENDERS OR RECIPIENT? ? OR INDI-  
VIDUAL? ? OR PAYOR? ? OR PAYER? ? OR PAYEE? ? OR TRANSFEREE? ?  
OR TRANSFEROR? ?  
S14 4 S11 AND (S12(S)S13)

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14/3,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0185130

**Implications of the New FASB Statement**

Asset Sales Report - July 15, 1996; Pg. 6; Vol. 10, No. 28

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 714

BYLINE:

By Michael L. Richards and Brian P. Gallagher

BYLINE:

By Michael L. Richards and Brian P. Gallagher

TEXT:

...to U.S. bankruptcy codes. The one-tier structure involves selling receivables directly from the transferor to a trust or conduit. A two-tier structure, in which the transferor sells the receivables to a bankruptcy-remote subsidiary and then the subsidiary transfers the beneficial...

...for the first transfer in two-tier structures. This structure should provide reasonable assurance that assets transferred to the bankruptcy remote subsidiary satisfies the first control criterion. It appears that, given some...

14/3,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0184779

**Applying The New FASB Statement To ABS Markets**

Asset Sales Report - July 8, 1996; Pg. 4; Vol. 10, No. 27

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 600

BYLINE:

By Michael L. Richards and Brian P. Gallagher

BYLINE:

By Michael L. Richards and Brian P. Gallagher

TEXT:

...be commended for its attempt to update FASB Statement Number 77 (Statement 77), "Reporting by Transferors for Transfers of Receivables with Recourse," a statement written in 1983, long before the financial...

...there is recourse, any losses pursuant to recourse provisions can be reasonably estimated by the transferor.

No puts or options to repurchase other than those related to normal recourse provisions are...

...puts do not cause the transaction to be accounted for as a borrowing; instead the transferor may account for the transaction as a sale, but explicitly account for the call or...

...specifically, when determining whether a sale has occurred and assets

can be derecognized from the transferor's balance sheet, the Statement establishes the following four control criteria, all of which must be met:

1. The transferred assets have been isolated from the transferor -- put presumptively beyond the reach of the transferor and its creditors, even in bankruptcy or other receivership;
2. The transferee obtains the right to pledge or exchange the transferred assets free of transferor imposed restrictions;
3. Any call option or requirement to repurchase transferred assets can be satisfied by delivery of assets that are readily obtainable or is a cleanup ...

...when a transfer has occurred in that there is no right and obligation by the transferor to repurchase the same or substantially same assets from the transferee. If the transaction does not meet the four control criteria set out above, the transaction...

14/3,K/3 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00471436 710873271  
Brokers Promote Alternative to Mutual Funds; In Bid for Small Investors,  
Securities Firms Embrace Exchange-Traded Funds  
Simon, Ruth  
Wall Street Journal, pD.2, Oct 12, 2004 DOCUMENT TYPE: Newspaper article;  
News LANGUAGE: English RECORD TYPE: Abstract

Simon, Ruth

...ABSTRACT: and therefore I'm earning my fee." The  
Biggest Baskets Here are the six top exchange -traded funds based on  
total assets.

-----PERFORMANCE\*-----  
YEAR- 3-YEARTRUST (TICKER) ASSETS EXPENSE  
(in billions) RATIO TO  
...

14/3,K/4 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2007 The New York Times. All rts. reserv.

08215648 NYT Sequence Number: 000000041012  
BROKERS PROMOTE ALTERNATIVE TO MUTUAL FUNDS  
SIMON, RUTH (BYLINER)  
Wall Street Journal, Col. 3, Pg. 2, Sec. D  
Tuesday October 12 2004

SIMON, RUTH (BYLINER)

ABSTRACT:  
Brokerage firms are trying to woo individual investors with new products and services that focus on exchange -traded funds ; with interest in ETFs growing, online brokers are unveiling new tools and products to help individual investors add them to their portfolios; Ameritrade Holdings Corp, for example, is rolling out Amerivest...

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File 9:Business & Industry(R) Jul/1994-2007/Nov 26  
 (c) 2007 The Gale Group  
 File 15:ABI/Inform(R) 1971-2007/Dec 03  
 (c) 2007 ProQuest Info&Learning  
 File 16:Gale Group PROMT(R) 1990-2007/Nov 28  
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 File 20:Dialog Global Reporter 1997-2007/Dec 03  
 (c) 2007 Dialog  
 File 148:Gale Group Trade & Industry DB 1976-2007/Nov 22  
 (c)2007 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 267:Finance & Banking Newsletters 2007/Nov 30  
 (c) 2007 Dialog  
 File 268:Banking Info Source 1981-2007/Nov w1  
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 File 275:Gale Group Computer DB(TM) 1983-2007/Nov 29  
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 File 610:Business Wire 1999-2007/Dec 03  
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 (c) 2007 San Jose Mercury News  
 File 636:Gale Group Newsletter DB(TM) 1987-2007/Nov 28  
 (c) 2007 The Gale Group  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1051158	(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR FINANCIAL OR - FINANCES OR CAPITAL OR ASSET OR ASSETS) (2N) (TRANSACTION OR TRANSACTIONS OR TRANSACTING OR TRANSFER OR TRANSFERS OR TRANSFERRED OR TRANSFERRING OR EXCHANGE? ? OR EXCHANGING)
S2	224599	IDENTITY OR IDENTITIES OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR ID OR CERTIFICATE? ? OR CREDENTIAL? ?
S3	417688	CONFIRM??? OR CONFIRMATION OR VERIFY??? OR VERIFIE? ? OR VERIFIABLE OR VERIFICATION OR VALIDAT??? OR AUTHENTICAT??? OR - ACCEPT??? OR ACCEPTANCE OR REJECT??? OR APPROV??? OR DENY??? - OR DENI?? OR CONSENT??? OR ASSENT???
S4	223740	QUERY OR QUERYING OR QUERIES OR INQUIRY OR INQUIRIES OR INQUIRING OR ENQUIRIES OR QUESTION OR QUESTIONS OR QUESTIONING - OR SEARCH OR SEARCHING
S5	292553	USER OR USERS OR SENDER OR SENDERS OR RECIPIENT? ? OR INDIVIDUAL? ? OR PAYOR? ? OR PAYER? ? OR PAYEE? ? OR TRANSFEREE? ? OR TRANSFEROR? ?
S6	16727	S2(8N)S3
S7	6991	S4(8N)S5
S8	46	S1(2S)S6(2S)S7
S9	13	S8 NOT PY>2000
S10	7	RD (unique items)



10/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01335991 99-85387  
Transfer of undertakings 2: Relevant transfers  
Anonymous  
IRS Employment Review n615 PP: SS2-SS7+ Sep 1996  
ISSN: 1358-2216 JRNL CODE: RRR  
WORD COUNT: 9045

...TEXT: had taken on none of BIH's employees could not negate a transfer. The central question under the Regulations is whether the transferee is obliged to take on the transferor's employees. Bearing in mind that KLM had ...

...employees transferred helped KLM's case. Again, it was not crucial that there was no transfer of assets between BIH and KLM. Indeed, Scott-Baker J said that he would not expect to find any transfer of assets with the kind of operation undertaken in the present case. And KLM's use of...

...over the way a service or activity is carried out is likely to reinforce the identity of the undertaking, and may, indeed, tend to confirm a transfer.  
(Table Omitted)

For example, in Birch (p.3 above), the council contracted out...

10/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

06938169 Supplier Number: 58545239 (USE FORMAT 7 FOR FULLTEXT)  
Timelines to the Future Three Movers and Shakers Point the way.(Technology Information)  
Searcher: The Magazine for Database Professionals, v8, n1, p80  
Jan, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Professional  
Word Count: 7205

... transforms itself into a single, humongous, seamless, searchable database. Bots routinely fulfill most common online queries, interfacing with users via natural language voice commands as well as keyboard input. Bandwidth issues have been resolved s home files. Your multi-application smart card verifies your ID and transfers funds to cover remote transactions. Smart cards and electronic wallets automatically handle micropayments to authors, artists...

10/3,K/3 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

06124495 Supplier Number: 53852862 (USE FORMAT 7 FOR FULLTEXT)  
1-800-U.S.SEARCH Appoints C. Nicholas Keating Jr. President and CEO.  
Business Wire, p0054  
Feb 11, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 491

... negotiated the sale of that company to a European buyer in 1995 in

an all- cash transaction .

Keating received his bachelor of arts in 1963 and master of arts in 1964 from...

...Public Records Portal, 1800ussearch.com, is a direct-to-consumer provider of public record information. SEARCH 's current individual reference search services are primarily used for the purposes of locating people, conducting background checks, identity verification and adoption reunion services and are available 24 hours a day, 7 days a week ...

10/3,K/4 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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09512943 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
IrisScan's identification security systems make local debut  
Fauziah Muhtar  
COMPUTIMES (MALAYSIA)  
February 10, 2000  
JOURNAL CODE: FCOM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 450

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... can also be used in supply chain management to company web sites, stock trades to fund transfers , medical and legal privacy to proprietary data and records. Both systems are video-based systems...

...IrisCode for enrolment or identifications.

The presented biometric is compared to an extensive database for identification , or to a referenced IrisCode for verification . Computations and decisions are accomplished at extremely high rates of speed, resulting in processing times...

10/3,K/5 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2007 Dialog. All rts. reserv.

04568620  
PRESIDENT DIGITALLY SIGNS E-SIGNATURE BILL  
Card News  
July 12, 2000 VOL: 15 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 2417 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...fall short of completely protecting consumers and enterprises from fraudulent use of their new digital credentials because it cannot authenticate individual, ...digital signature, similar to a forger faking one's paper signature, so as to conduct financial transactions or gain access to confidential information. The onus to ensure these identities has fallen on...

...says. "Our system discourages fraud in the first place by registering the identity of the user by digital photograph and biometric scans. If any questions later arise over electronic signature,

a  
visual record of a user is available and protects...

10/3,k/6 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2007 The Gale Group. All rts. reserv.

02285193 SUPPLIER NUMBER: 54296934 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Manage Your Corporate Information.(web-enabled document  
management)(Internet/Web/Online Service Information)  
Edelman, Russ  
e-Business Advisor, 17, 4, 22(1)  
April, 1999  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3113 LINE COUNT: 00285

... transaction/DM solution as follows. Assume a bank customer named Rhonda wants to access her financial transactions via the web. She requests information regarding a mutual fund. A web clerk named Justin...

...customized letter to address some of Rhonda's questions.  
Although the queries into the mutual fund data are transaction-oriented, the balance of the information can easily be accommodated by a web-based DM...

...sees only those documents that are destined for her eyes. A crucial integration element requires authentication credentials to be passed to prevent the user from having to enter this information twice.  
Another...

...and control of all research documents offered for purchase. From an e-business perspective, the users are free to search for the documents by performing metadata and content searching. However, when they want to purchase the document, the application could ask for authentication credentials. After authenticating, the financial transaction system records the transaction, lets the DM system release the document, and records all activity...

10/3,k/7 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2007 The Gale Group. All rts. reserv.

01033496 Supplier Number: 40461177 (USE FORMAT 7 FOR FULLTEXT)  
NORWEGIAN BANK COMPUTER 'HACK' FAILS  
Computer Fraud & Security Bulletin, v10, n10, pN/A  
August, 1988  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 490

... difficult for hackers and at best eliminate illegal access completely", he added.  
"Fraud and illegal money transfer is becoming an increasingly large business throughout Europe. There are now companies which operate just...

...of a highly sensitive and important nature and sell it to the highest bidder. Illegal transfer of money via computer is also becoming an increasing problem that banks and all finance houses must...

...illegal access through a complicated identification process known as SIGILL.  
The SIGILL system checks and confirms the identity of the

Robert Finley

person(s) bidding to gain access and certifies if the person(s) in question is/are an 'authorized user'. The SIGILL system can pinpoint the terminals used. The SIGILL system is also capable of...

...payment records and were unable to access required codes which would have enabled them to transfer money almost at will. Hackers were able to access primary codes but fell foul of the...

...The hackers would have required knowledge of all three access codes before gaining entry and transfer of cash could have been feasible. SIGILL's alarm system signalled once the hackers tripped the 'intruder...

S1 1075738 (FUND OR FUNDS OR MONEY OR MONIES OR CASH OR FINANCIAL OR -  
FINANCES OR CAPITAL OR ASSET OR ASSETS)(2N)(TRANSACTION OR TR-  
ANS ACTIONS OR TRANSACTING OR TRANSFER OR TRANSFERS OR TRANSFE-  
RRED OR TRANSFERRING OR EXCHANGE? ? OR EXCHANGING)  
S2 227856 IDENTITY OR IDENTITIES OR IDENTIFY??? OR IDENTIFIE? ? OR I-  
DENTIFICATION OR ID OR CERTIFICATE? ? OR CREDENTIAL? ?  
S3 427303 CONFIRM??? OR CONFIRMATION OR VERIFY??? OR VERIFIE? ? OR V-  
ERIFIABLE OR VERIFICATION OR VALIDAT??? OR AUTHENTICAT??? OR -  
ACCEPT??? OR ACCEPTANCE OR REJECT??? OR APPROV??? OR DENY??? -  
OR DENI?? OR CONSENT??? OR ASSENT???  
S4 229459 QUERY OR QUERYING OR QUERIES OR INQUIRY OR INQUIRIES OR IN-  
QUIRING OR ENQUIRIES OR QUESTION OR QUESTIONS OR QUESTIONING -  
OR SEARCH OR SEARCHING  
S5 297676 USER OR USERS OR SENDER OR SENDERS OR RECIPIENT? ? OR INDI-  
VIDUAL? ? OR PAYOR? ? OR PAYER? ? OR PAYEE? ? OR TRANSFEREE? ?  
OR TRANSFEROR? ?  
S6 16948 S2(8N)S3  
S7 7074 S4(8N)S5  
S8 46 S1(2S)S6(2S)S7  
? s s8 from 608  
    s9 0 S8 FROM 608  
? s s8 from  
9,15,16,20,148,160,267,268,275,476,610,613,621,624,625,626,634,636,810,813  
    s10 46 S8 FROM  
          9,15,16,20,148,160,267,268,275,476,610,613,621,624,625,6-  
          26,634,636,810,813  
? s s10 not py>2000  
Processing  
Processed 10 of 21 files ...  
>>>I/O error in file 608  
?

*Reason file 608 was not run in final display.*

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File 2:INSPEC 1898-2007/Nov W3  
 (c) 2007 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2007/Aug  
 (c) 2007 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2007/Dec 03  
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Sep  
 (c) 2007 The HW Wilson Co.  
 File 139:EconLit 1969-2007/Nov  
 (c) 2007 American Economic Association  
 File 256:TecInfoSource 82-2007/Mar  
 (c) 2007 Info.Sources Inc  
 File 474:New York Times Abs 1969-2007/Dec 03  
 (c) 2007 The New York Times  
 File 475:Wall Street Journal Abs 1973-2007/Dec 03  
 (c) 2007 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 The Gale Group

Set	Items	Description
S1	29477	(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR FINANCIAL OR - FINANCES OR CAPITAL OR ASSET OR ASSETS)(4N)(TRANSACTION OR TRANSACTIONS OR TRANSACTING OR TRANSFER OR TRANSFERS OR TRANSFERRED OR TRANSFERRING OR EXCHANGE? ? OR EXCHANGING)
S2	1217	IDENTITY OR IDENTITIES OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR ID OR CERTIFICATE? ? OR CREDENTIAL? ?
S3	2745	CONFIRM??? OR CONFIRMATION OR VERIFY??? OR VERIFIE? ? OR VERIFIABLE OR VERIFICATION OR VALIDAT??? OR AUTHENTICAT??? OR - ACCEPT??? OR ACCEPTANCE OR REJECT??? OR APPROV??? OR DENY??? - OR DENI?? OR CONSENT??? OR ASSENT???
S4	1323	QUERY OR QUERYING OR QUERIES OR INQUIRY OR INQUIRIES OR INQUIRING OR ENQUIRIES OR QUESTION OR QUESTIONS OR QUESTIONING - OR SEARCH OR SEARCHING
S5	2174	USER OR USERS OR SENDER OR SENDERS OR RECIPIENT? ? OR INDIVIDUAL? ? OR PAYOR? ? OR PAYER? ? OR PAYEE? ? OR TRANSFEREE? ? OR TRANSFEROR? ?
S6	10	S1 AND S2 AND S3 AND S4 AND S5
S7	7	S6 NOT PY>2000

7/3,K/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

07729344 INSPEC Abstract Number: C2000-11-6130S-035  
Title: Parasitic authentication to protect your e-wallet  
Author(s): Ebringer, T.; Thorne, P.; Zheng, Y.  
Author Affiliation: Melbourne Univ., Vic., Australia  
Journal: Computer vol.33, no.10 p.54-60  
Publisher: IEEE Comput. Soc,  
Publication Date: Oct. 2000 Country of Publication: USA  
CODEN: CPTRB4 ISSN: 0018-9162  
SICI: 0018-9162(200010)33:10L:54:PAPY;1-T  
Material Identity Number: C125-2000-010  
U.S. Copyright Clearance Center Code: 0018-9162/2000/\$10.00  
Language: English  
Subfile: C  
Copyright 2000, IEE

Title: Parasitic authentication to protect your e-wallet  
Abstract: The electronic wallet (e-wallet), a handheld computer that consolidates a user's personal items, stores vital information and facilitates financial transactions, has received much attention lately. It promises to consolidate many of the personal items carried around by the modern individual: wallet, phone, pager, diary and keys. In fact, Nokia's 9001 Communicator already combines the phone, pager and diary into one unit. The question arises, however, as to how to provide user authentication. Traditional protection mechanisms require users to enter a PIN or password every time they wish to perform a transaction. More ...

... integrated into the e-wallet. Both of these options have disadvantages. Usability problems due to authentication are a significant barrier to the adoption of e-wallets. How can an e-wallet...

... of existing protocols whereby a concealable, wireless and portable device can temporarily act as an authentication proxy for the user. The e-wallet then becomes a parasite - feeding off the small device for required authentication and identification information. Parasitic authentication attempts to provide handheld computers with security without reducing convenience.

Identifiers: parasitic authentication ; ...

... financial transactions ; ...

... user authentication ; ...  
... authentication proxy...

... user identification information

7/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

07050627 INSPEC Abstract Number: C9811-7100-086  
Title: A model for the classification of information kiosks in Singapore  
Author(s): Tung, L.L.; Tan, J.H.  
Author Affiliation: Inf. Manage. Res. Centre, Nanyang Technol. Inst., Singapore  
Journal: International Journal of Information Management vol.18, no.4 p.255-64  
Publisher: Elsevier,  
Publication Date: Aug. 1998 Country of Publication: UK  
CODEN: IJMAED ISSN: 0268-4012

SICI: 0268-4012(199808)18:4L:255:MCIK;1-S  
Material Identity Number: I961-98004  
U.S. Copyright Clearance Center Code: 0268-4012/98/\$19.00+0.00  
Language: English  
Subfile: C  
Copyright 1998, IEE

...Abstract: kiosk means that the information provided requires infrequent changes or updates and it has structured query, usually guided by screen buttons. High information dissemination kiosk requires frequent changes to the information provided to users and users can perform semi structured query. Low transactional capability kiosk performs no transaction at all or it just accepts money during the transaction, e.g. car park kiosk. High transaction capability kiosks on the other hand enable users to access and update online databases on top of their transaction which may require personal identification. In order for organizations to understand how kiosk technology can be employed in their industries...

...Descriptors: user interfaces

...Identifiers: structured query ; ...

...semi structured query ; ...

...personal identification ;

7/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

06094474 INSPEC Abstract Number: C9512-7210-029  
Title: Implementation of information kiosk-the Singapore scenario  
Author(s): Tan Juay Hiang; Tung Lai Lai  
Conference Title: Proceedings of the Third International Conference on Decision Support Systems Part vol.2 p.583 vol.2  
Editor(s): Bui, T.X.  
Publisher: Hong Kong Univ. Sci. & Technol, Hong Kong  
Publication Date: 1995 Country of Publication: Hong Kong 2 vol. ix+683 pp.  
Conference Title: Proceedings of ISDSS '95: 3rd International Society for Decision Support Systems Conference  
Conference Sponsor: Hong Kong Univ. Sci. & Technol.; Elsevier Publishing; Int. Soc. Decision Support Syst  
Conference Date: 22-23 June 1995 Conference Location: Hong Kong  
Language: English  
Subfile: C  
Copyright 1995, IEE

...Abstract: kiosks are increasingly being used to disseminate, access, process and collect information and/or perform transactions ( financial or non- financial ). The paper examines the various types of information kiosk implementation in Singapore. A model in...

... means that the information provided requires infrequent changes or updates and it has a structured query, usually guided by screen buttons. A high information dissemination kiosk requires frequent changes to the information provided to users and users can perform a semi-structured query, usually via a keyboard. A low transactional capability kiosk performs no transaction at all or it just accepts money during the transaction, e.g. car park kiosk. A high transaction capability kiosks on the other hand enable users to access and update on-line databases on top of their transaction which may require personal identification.

...Descriptors: query processing

...Identifiers: structured query ; ...



...semi-structured query ; ...

...personal identification

7/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2007 Institution of Electrical Engineers. All rts. reserv.

04726799 INSPEC Abstract Number: C90065134, D90002506

Title: The smart card: an application in search of a technology

Author(s): Bright, J.

Journal: Telecommunications (International Edition) vol.24, no.3 p.  
63-4, 66, 68

Publication Date: March 1990 Country of Publication: USA

CODEN: TLCOAY ISSN: 0040-2494

Language: English

Subfile: C D

Title: The smart card: an application in search of a technology

...Abstract: advance in the means by which data are handled and processed, and can open up individual access to computers and computer networks. Applications in financial and medical fields are discussed.

...Identifiers: user identification / verification ; ...

... financial transactions ;

7/3,K/5 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2007 ProQuest Info&Learning. All rts. reserv.

01672508 ORDER NO: AAD99-10618

FINANCIAL RISK AND THE MEASUREMENT OF RISK MODIFICATION (DERIVATIVES)

Author: LE GUYADER, LOUIS PIERRE

Degree: PH.D.

Year: 1998

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 59/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3873. 165 PAGES

This dissertation is an inquiry into the reporting of financial risk. The central research questions are: (1) are current public reports sufficient to measure financial risk? and (2) what additional information could assist financial statement users to assess financial risk? The specific risk measured is interest expense defined as "line item...

...expense: (1) public reports and (2) private reports. The public reports consist of audited annual financial statements and Securities and Exchange Commission (SEC) filings. The private reports consist of survey responses from a sample of SEC...

...a higher degree of precision in quantifying the impact of derivatives. Other financing activities were identified in the course of examining public reports and appeared to be firm specific. The standard...

...underestimated." These findings lead to potential improvements in the report of financial risk and the identification of roles for the auditor in confirming the report.

7/3,K/6 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2007 ProQuest Info&Learning. All rts. reserv.

Robert Finley

01189105 ORDER NO: AAD81-28457

MARKET BASED RISK MEASURES AND THE ECONOMIC EFFECT OF CAPITAL LEASES

Author: SAGER, CLAYTON RALPH

Degree: PH.D.

Year: 1981

Corporate Source/Institution: THE UNIVERSITY OF IOWA (0096)

Source: VOLUME 42/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3206. 136 PAGES

This study addresses the question of the equivalence of the risk transfer associated with two financing forms: debt and capital...

...a capital lease, a treatment justified by the contention that the economic nature of a capital lease involves a risk transfer similar to that associated with debt. The statement rejects an alternative viewpoint that the legal nature of a capital lease is inconsistent with the liability implied by capitalization. Past empirical studies of this question have been cross sectional in nature, this study uses a time series analysis of the...

...1962 and 1972 were used in the computations.

Preceding the test of an equal risk transfer for capital lease and debt financing, it was incumbent to demonstrate that a shift in risk had been associated with each individual form of financing. Computations made using the ANCOVA procedure and average moving beta estimates were...

...suggesting that an upward shift may have occurred while providing no statistically significant support for rejecting a null hypothesis of no change in beta. In large part, this result was attributed to a high degree of error associated with the beta estimates at the individual firm level using daily data. To avoid these estimation problems, a model suggested by Collins...

...a form of leverage. In demonstrating the shifts in risk, a potentially powerful technique to identify such shifts was demonstrated, indicating that future research in the investigation of risk stationarity may...

7/3,K/7 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06478194

OTILLBORLIG KURSPAVERKAN I S-E-BANKEN OCH NORDBANKEN

SWEDEN: ON THE S-E-BANKEN / NORDBANKEN RUMOURS

Finanstidningen (XTB) 03 Jun. 1997 p. 17

Language: SWEDISH

... attempted to find evidence for this information, but found none, and this Sunday, an official denial was sent out from both the concerned banks. No "Ola Norrman" has been identified, and the question around if this unknown individual tried to influence stock market values hence remains open. Hans Edenhammar at Stockholms Fondbors denies that the anonymous letter has had any effect, and Jan Green at the Swedish National ...

PRODUCT: Capital & Loanable Funds

File 347:JAPIO Dec 1976-2007/Jun(Updated 070926)  
 (c) 2007 JPO & JAPIO  
 File 348:EUROPEAN PATENTS 1978-2007/ 200748  
 (c) 2007 European Patent Office  
 File 349:PCT FULLTEXT 1979-2007/UB=20071122UT=20071115  
 (c) 2007 WIPO/Thomson  
 File 350:Derwent WPIX 1963-2007/UD=200777  
 (c) 2007 The Thomson Corporation

Set	Items	Description
S1	26432	(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR FINANCIAL OR - FINANCES OR CAPITAL OR ASSET OR ASSETS)(2N)(TRANSACTION OR TR- ANSACTIONS OR TRANSACTING OR TRANSFER OR TRANSFERS OR TRANSFE- RRED OR TRANSFERRING OR EXCHANGE? ? OR EXCHANGING)
S2	15447	IDENTITY OR IDENTITIES OR IDENTIFY??? OR IDENTIFIE? ? OR I- DENTIFICATION OR ID OR CERTIFICATE? ? OR CREDENTIAL? ?
S3	15338	CONFIRM??? OR CONFIRMATION OR VERIFY??? OR VERIFIE? ? OR V- ERIFIABLE OR VERIFICATION OR VALIDAT??? OR AUTHENTICAT??? OR - ACCEPT??? OR ACCEPTANCE OR REJECT??? OR APPROV??? OR DENY??? - OR DENI?? OR CONSENT??? OR ASSENT???
S4	12328	QUERY OR QUERYING OR QUERIES OR INQUIRY OR INQUIRIES OR IN- QUIRING OR ENQUIRIES OR QUESTION OR QUESTIONS OR QUESTIONING - OR SEARCH OR SEARCHING
S5	17308	USER OR USERS OR SENDER OR SENDERS OR RECIPIENT? ? OR INDI- VIDUAL? ? OR PAYOR? ? OR PAYER? ? OR PAYEE? ? OR TRANSFEREE? ? OR TRANSFEROR? ?
S6	6506	S2(8N)S3
S7	3043	S4(8N)S5
S8	168	S6(20N)S7
S9	11	S1(30N)S8
S10	8	S9 AND IC=(G06F OR G06Q)

Robert Finley

10/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2007 European Patent Office. All rts. reserv.

01521798

SERVER, COMPUTER SYSTEM, OBJECT MANAGEMENT METHOD, SERVER CONTROL METHOD,  
COMPUTER PROGRAM

SERVER, COMPUTERSYSTEM, OBJEKTVERWALTUNGSVERFAHREN, SERVERSTEUERVERFAHREN,  
COMPUTERPROGRAMM

SERVEUR, SYSTEME INFORMATIQUE, PROCEDE DE GESTION D'OBJET, PROCEDE DE  
COMMANDE DE SERVEUR, PROGRAMME INFORMATIQUE

PATENT ASSIGNEE:

INTERNATIONAL BUSINESS MACHINES CORPORATION, (200123), , Armonk, NY  
10504, (US), (Applicant designated States: all)

INVENTOR:

SEKI, Naishin, c/o Tokyo Research Laboratory, IBM Japan Ltd., 1623-14,  
Shimotsuruma, Yamato-shi, Kanagawa 242-8502, (JP)

YAJIMA, Akio, c/o Tokyo Research Laboratory, IBM Japan Ltd., 1623-14,  
Shimotsuruma, Yamato-shi, Kanagawa 242-8502, (JP)

HIROSE, Shinichi c/o Tokyo Research Laboratory, IBM Japan Ltd., 1623-14,  
Shimotsuruma, Yamato-shi, Kanagawa 242-8502, (JP)

LEGAL REPRESENTATIVE:

Ling, Christopher John (80401), IBM United Kingdom Limited, Intellectual  
Property Department, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 1388791 A1 040211 (Basic)

WO 2002086736 021031

APPLICATION (CC, No, Date): EP 2002718605 020417; WO 2002JP3842 020417

PRIORITY (CC, No, Date): JP 2001121813 010419

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-015/00 ; G06F-009/46 ; G06F-012/00

ABSTRACT WORD COUNT: 108

NOTE:

Figure number on first page: 8

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200407	1234
SPEC A	(English)	200407	6948
Total word count - document A			8182
Total word count - document B			0
Total word count - documents A + B			8182

INTERNATIONAL PATENT CLASS (V7): G06F-015/00 ...

... G06F-009/46 ...

... G06F-012/00

...SPECIFICATION received from the user terminal 10, the server 30  
sequentially presents a web page for accepting log-in ID and password  
entries, a web page for accepting a process menu (e.g., a money  
transfer or an account balance inquiry) selected by a user following  
the log-in, a web page for accepting the entry of information (e.g., an  
account number for the money transfer destination, and the amount of  
money to be transferred) that is required for the execution of a  
process in accordance with the selected process...

10/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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Robert Finley

01493863 \*\*Image available\*\*

**HUMAN FACTORS AUTHENTICATION  
AUTHENTIFICATION DE FACTEURS HUMAINS**

Patent Applicant/Inventor:

CHEN Chuan Pei, 18b Massey Avenue, Greenlane, Auckland, 1005, NZ, NZ  
(Residence), NZ (Nationality), (Designated for all)

Legal Representative:

ROBERTSON Thomas George et al (agent), Pipers, Level 1, 29 Waterloo Road,  
Lower Hutt, 5010, NZ

Patent and Priority Information (Country, Number, Date):

Patent: WO 200737703 A1 20070405 (WO 0737703)

Application: WO 2006NZ208 20060818 (PCT/WO NZ2006000208)

Priority Application: NZ 541711 20050928

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP  
KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO  
NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ  
UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4881

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/22 ...

...AU

G06F-0021/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... sample user2" requests a particular transaction type by selecting a  
valid menu item, for instance " Fund transfer ". Clicking or otherwise  
activating this choice generates a form request, normally a GET or a POST  
to the host web server. The application server processes the user  
request, validates the embedded user and session identity in the  
request and queries its database for information on the profile of that  
user.

In this case the user...

10/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01481468 \*\*Image available\*\*

**METHOD AND SYSTEM FOR CASH REMITTANCES USING A TWO COUNTRY BANKING  
STRUCTURE**

**PROCEDE ET SYSTEME DE FOURNITURE DE CASH A L'AIDE D'UNE STRUCTURE BANCAIRE  
ENGLOBANT DEUX PAYS**

Patent Applicant/Assignee:

BANK OF AMERICA CORPORATION, 100 North Tryon Street, Charlotte, NC 28255,  
US, US (Residence), US (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

Robert Finley

AVAZIAN Thomas D, 888 Brickell Key Drive, Unit 2003, Miami, FL 33131, US,  
US (Residence), US (Nationality),  
CINTRON Miguel, 11518 Dartington Ridge Lane, Charlotte, NC 28262, US, US  
(Residence), US (Nationality),  
ROSENBERG Marcos, 17124 Harcombe Drive, Charlotte, NC 28277, US, US  
(Residence), MX (Nationality),  
TABACINIC Claudia, 1104 Redwood Street, Hollywood, FL 33019, US, US  
(Residence), US (Nationality),  
TUCKER Faith A, 155 S. Socora, Wichita, KS 67209, US, US (Residence), US  
(Nationality),  
VERGARA Eduardo J, 3540 Blackhorse Lane, Charlotte, NC 28210, US, US  
(Residence), MX (Nationality),

Legal Representative:

ALAPATI Nanda K (agent), Womble Carlyle Sandridge & Rice, P.O. Box 7037,  
Atlanta, GA 30357-0037, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200724525 A2 20070301 (WO 0724525)  
Application: WO 2006US31587 20060811 (PCT/WO US2006031587)  
Priority Application: US 2005162066 20050826

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP  
KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ  
OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG  
US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9845

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... one or more forms of personal identification, such as a driver's  
license. A test question devised by the sender 102 may also be  
submitted, along with an answer, for use in confirming the identity  
of the recipient when payment is made at the other end. The collecting  
agent 302 gives the sender a receipt with an accompanying Money  
Transfer Control Number (MTCN), which serves as a tracking number. Thus,  
in the prior art model...

10/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01231274 \*\*Image available\*\*

EXAMINER

METHODE ET SYSTEME POUR AUTHENTIFIER LES INFORMATIONS ET POUR INTEGRER DES  
INFORMATIONS SPECIFIQUES A UN SUJET DANS UNE BASE DE DONNEES

Patent Applicant/Assignee:

KYCOS HOLDING LIMITED, P.O. Box 10554 APO, Georgetown, Grand Cayman, KY,  
-- (Residence), -- (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

Robert Finley

ERYOU Robert, P.O. Box 10554 APO, Georgetown, Grand Cayman, KY, --  
(Residence), CA (Nationality), (Designated only for: US)  
KNAPP James, P.O. Box 10554 APO, Georgetown, Grand Cayman, KY, --  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KULIK David J (agent), Patent Administration, Wiley Rein & Fielding, LLP,  
1776 K Street, N.W., Washington, DC 20006, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200538583 A2-A3 20050428 (WO 0538583)  
Application: WO 2004US33202 20041008 (PCT/WO US2004033202)  
Priority Application: US 2003509898 20031010

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6276

Main International Patent Class (v7): G06F

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0010/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... information can be stored in a database, such as a computer database.  
A requester or user of the database can access the database to search  
for information related to a person, entity, or financial transaction  
in order to verify the identity of a person, asset, or ownership of  
an asset.

In another example, the database can...

10/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01014703 \*\*Image available\*\*

ONLINE PURCHASING METHOD

PROCEDE D'ACHAT EN LIGNE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO  
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US,  
WEICHERT Margaret Morgan, 50 Curtis Court, San Carlos, CA 94403, US,  
DRAVENSTOTT Robert Edwin, 2215 Salisbury Way, San Mateo, CA 94403, US,  
ALLEN-ROUMAN Terry, 670 Orchid Drive, San Francisco, CA 94080, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Robert Finley

Patent: WO 200344622 A2-A3 20030530 (WO 0344622)  
Application: WO 2002US33908 20021022 (PCT/WO US0233908)  
Priority Application: US 2001991379 20011115; US 2001991497 20011115; US 2001991364 20011115

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 15029

Main International Patent Class (v7): G06F-017/16

Fulltext Availability:

Detailed Description

Detailed Description.

... WAP) message, network message, regular mail, voice mail, telephone call, or facsimile.

[811 Alternatively, the funds transfer server 330 may contact the payee 320 to request payee information suitable to permit the funds transfer. The payee 320 may also be required to confirm identity by, for example, responding to a specific criteria or questions provided to thefundstransferserver330bythepayor310.

Suchcriteriamayincludeinformationknown to the payor 310 and payee 320 but not otherwise generally known, such as social security...

10/3,k/6 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

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Legal Representative:

HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite



Robert Finley

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Patent and Priority Information (Country, Number, Date):  
Patent: WO 200267175 A2 20020829 (WO 0267175)  
Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
Priority Application: US 2000694050 20001020  
Parent Application/Grant:  
Related by Continuation to: US 2000694050 20001020 (CIP)  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 243912

Main International Patent Class (v7): G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... also to  
filling the order for services including providing the rental  
vehicle to the ultimate user and even invoicing for those  
services.

The last phase of the process involves closing the...

...invoices, reject invoices, and  
also remit invoices. Such invoice remittance may also include  
the actual transfer of funds through an electronic funds  
transfer medium, or otherwise as previously arranged between  
the business partners...

10/3,K/7 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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0013615835 - Drawing available  
WPI ACC NO: 2003-711180/200367  
XRPX ACC No: N2003-568739

Leisure asset exchange method e.g. for event tickets, involves checking  
validity of users exchanged and use rights in order to update exchange of  
assets between users, when specific user provides exchange offer to  
selected user

Patent Assignee: ARNDT E (ARND-I)

Inventor: ARNDT E

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030154160	A1	20030814	US 2002356797	P	20020214	200367 B
			US 2003367149	A	20030214	

Priority Applications (no., kind, date): US 2002356797 P 20020214; US  
2003367149 A 20030214

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20030154160 A1 EN 9 4 Related to Provisional US 2002356797  
 Class Codes  
 International Classification (Main): G06F-017/60

# Original Publication Data by Authority

## Original Abstracts:

A system and method for the exchange of an asset, preferably a leisure asset is disclosed. The system allows a user and/or an artificial intelligence module to search an asset database containing information about a number of assets other users have listed for an acceptable asset to exchange. Once a potential exchange asset is identified, the user makes an offer. If the offer is accepted, a validity checker validates the parties' rights ownership, exchange and use rights. Because the validation...

10/3,K/8 (Item 2 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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0012697323 - Drawing available

WPI ACC NO: 2002-548372/200258

XRPX ACC No: N2002-434155

On-line payment transfer and identity management system for person-to-person on-line banking that allows consumers to send and receive money in real-time

Patent Assignee: CERTAPAY INC (CERT-N); FLEISHMAN J (FLEI-I)

Inventor: FLEISHMAN J; FUERSTENBERG Z

Patent Family (7 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002059847	A1	20020801	WO 2002CA107	A	20020125	200258	B
CA 2332656	A1	20020726	CA 2332656	A	20010126	200262	E
GB 2389443	A	20031210	WO 2002CA107	A	20020125	200405	E
			GB 200319878	A	20030826		
AU 2002227835	A1	20020806	AU 2002227835	A	20020125	200427	E
US 20040148252	A1	20040729	WO 2002CA107	A	20020125	200450	E
			US 2004470094	A	20040324		
GB 2389443	B	20041006	WO 2002CA107	A	20020125	200466	E
			GB 200319878	A	20030826		
MX 2003006777	A1	20050401	WO 2002CA107	A	20020125	200571	E
			MX 20036777	A	20030728		

Priority Applications (no., kind, date): CA 2332656 A 20010126

## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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WO 2002059847	A1	EN	60	21	
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

CA 2332656	A1	EN
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GB 2389443	A	EN
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			PCT Application	WO 2002CA107
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			Based on OPI patent	WO 2002059847
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AU 2002227835	A1	EN	Based on OPI patent	WO 2002059847
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US 20040148252	A1	EN	PCT Application	WO 2002CA107
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GB 2389443	B	EN	PCT Application	WO 2002CA107
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			Based on OPI patent	WO 2002059847
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MX 2003006777	A1	ES	PCT Application	WO 2002CA107
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Robert Finley

Based on OPI patent WO 2002059847

**Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 ...

G06Q-0020/00 ...

**Original Publication Data by Authority**

**Original Abstracts:**

...account from which to draw the funds, and optionally write a personalized message; receive immediate confirmation of the transaction, following which an email message is sent to the recipient advising of payment with links to various methods of collection, and receive an email message confirmation when the recipient accepts the payment. The recipient establishes his identity by providing responses to one or more customer-defined challenge-response questions, the accuracy of which must be verified before any financial transaction will be effected.

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